



In re the Application of: Patrick S. Cunningham	Date: 10 December 2007
Serial Number: 09/777,353	Group Art Unit: 3624
Filed: 5 February 2001	Examiner: Karmis, Stefanos
Title: "An Application And Payment Database System For Lenders And Builders And Method Therefor"	Attorney Docket No: 8134-A-1 (formerly 3201P2284)

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AMENDMENT

Sir:

In response to the Non-Final Office Action mailed 19 September 2007 (hereinafter this Office Action) please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins of page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.